

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TAMMY L. PATTEN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-23776 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 23, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/20/2017 and confirmed on 11/28/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		68,330.47
Less Refunds to Debtor	904.01	
TOTAL AMOUNT OF PLAN FUND		67,426.46

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,034.75	
Trustee Fee	2,988.11	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,022.86

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK MELLON TRUST CO Acct: 2692	0.00	0.00	0.00	0.00
	ARMSTRONG COUNTY TAX CLM BUR Acct: 7309	5,465.00	5,465.00	2,174.00	7,639.00
	ALLY FINANCIAL(*) Acct: 4620	21,868.15	21,868.15	3,538.87	25,407.02
	HARLEY DAVIDSON CREDIT CORP* Acct: 7573	0.00	0.00	0.00	0.00
	BANK OF NEW YORK MELLON TRUST CO Acct: 2692	19,780.00	19,780.00	4,836.03	24,616.03
					57,662.05

Priority					
	DAI ROSENBLUM ESQ Acct:	0.00	0.00	0.00	0.00
	TAMMY L. PATTEN Acct:	0.00	0.00	0.00	0.00
	TAMMY L. PATTEN Acct:	512.31	512.31	0.00	0.00
	TAMMY L. PATTEN Acct:	391.70	391.70	0.00	0.00
	DAI ROSENBLUM ESQ Acct:	3,000.00	3,000.00	0.00	0.00
	DAI ROSENBLUM ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXX5/22	1,034.75	1,034.75	0.00	0.00

*** NONE ***

Unsecured					
	ACCEPTANCE NOW Acct: 1670	0.00	0.00	0.00	0.00
	ADVANTAGE CHIROPRACTIC CENTERS Acct: 4135	0.00	0.00	0.00	0.00
	ARM SOLUTIONS Acct: 1979	0.00	0.00	0.00	0.00
	BHS NALLATHMBI MEDICAL ASSOC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	BUTLER AMBULATORY SURGERY CTR	0.00	0.00	0.00	0.00
Acct: 7452					
	BUTLER IMAGING & INTERVENTION	0.00	0.00	0.00	0.00
Acct: 8814					
	BUTLER MEMORIAL HOSPITAL	0.00	0.00	0.00	0.00
Acct: 0306					
	BUTLER MEMORIAL HOSPITAL	0.00	0.00	0.00	0.00
Acct: 3791					
	BUTLER MEMORIAL HOSPITAL	0.00	0.00	0.00	0.00
Acct: 8544					
	BUTLER MEMORIAL HOSPITAL	0.00	0.00	0.00	0.00
Acct: 9051					
	BUTLER PATHOLOGY SVCS	0.00	0.00	0.00	0.00
Acct: 9094					
	CAPITAL ONE**	0.00	0.00	0.00	0.00
Acct: 7176					
	PRA/PORTFOLIO RECOVERY ASSOC	285.81	27.19	0.00	27.19
Acct: 5129					
	CBCS	0.00	0.00	0.00	0.00
Acct: 5557					
	CBCS	0.00	0.00	0.00	0.00
Acct: 9658					
	FNCC++	0.00	0.00	0.00	0.00
Acct: 3006					
	CENTERS FOR REHAB SERVICES	182.80	17.39	0.00	17.39
Acct: 7252					
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
Acct: 3ALL					
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
Acct: 9314					
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
Acct: 6M3J					
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
Acct: 6M3K					
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
Acct:					
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
Acct: 5076					
	EMERALD AR SYSTEMS	0.00	0.00	0.00	0.00
Acct: 2961					
	FAMILY FOOT CARE ASSOCIATES	0.00	0.00	0.00	0.00
Acct: 3442					
	FAMILY PHYSICAL THERAPY OF WESTER	0.00	0.00	0.00	0.00
Acct: 6740					
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
Acct: 1601					
	LAWRENCE KENNEY DMD	0.00	0.00	0.00	0.00
Acct:					
	MEDCARE EQUIPMENT COMPANY	0.00	0.00	0.00	0.00
Acct: 4790					
	MLS LAW OFFICES	0.00	0.00	0.00	0.00
Acct: 0472					
	NORTHWEST BANK ASSGNEE NORTHWE	4,007.49	381.19	0.00	381.19
Acct: 3005					
	PRA/PORTFOLIO RECOVERY ASSOC	9,239.05	878.82	0.00	878.82
Acct: 7180					
	STATEWIDE TAX RECOVERY++	0.00	0.00	0.00	0.00
Acct: 6454					
	STATEWIDE TAX RECOVERY++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0141				
	STATEWIDE TAX RECOVERY++	0.00	0.00	0.00	0.00
	Acct: 0114				
	WHY NOT LEASE LLC DBA WHYNOTLEAS	0.00	0.00	0.00	0.00
	Acct: 4J43				
	VERIZON BY AMERICAN INFOSOURCE LP	465.70	44.30	0.00	44.30
	Acct: 0001				
	BANK OF NEW YORK MELLON TRUST CO	14,641.12	1,392.66	0.00	1,392.66
	Acct: 2692				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
					2,741.55
TOTAL PAID TO CREDITORS					60,403.60
TOTAL CLAIMED					
	PRIORITY	0.00			
	SECURED	47,113.15			
	UNSECURED	28,821.97			

Date: 11/23/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

TAMMY L. PATTEN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-23776 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Tammy L. Patten
Debtor

Case No. 17-23776-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 28, 2022

User: auto
Form ID: pdf900

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2022:

Recip ID	Recipient Name and Address
db	+ Tammy L. Patten, 101 Beulah Road, Butler, PA 16001-9528
14711257	ARM Solutions, P.O. Box 3666, Camarillo, CA 93011-3666
14711255	Advantage Chiropractic Centers, 205 Sunset Drive, Butler, PA 16001-1301
14711259	BHS Nalathambi Medical Assoc., P.O. Box 1549, Butler, PA 16003-1549
14711260	+ Butler Ambulatory Surgery Center, P.O. Box 536655, Pittsburgh, PA 15253-5908
14711261	Butler Imaging and Intervention Assoc., 7 Acee Drive, Natrona Heights, PA 15065-9700
14711262	+ Butler Memorial Hospital, Attn: Billing, One Hospital Way, Butler, PA 16001-4697
14711263	Butler Memorial Hospital, P.O. Box 37171, Baltimore, MD 21297-3171
14711264	Butler Pathology Services, P.O. Box 1549, Butler, PA 16003-1549
14711266	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14711268	+ CCC/First National Bank, 500 E. 60th St. N, Sioux Falls, SD 57104-0478
14711270	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, P.O. Box 1623, Butler, PA 16003-1623
14711269	Centers for Rehab Services, P.O. Box 536213, Pittsburgh, PA 15253-5904
14771511	Centers for Rehab Services, PO Box 1123, Minneapolis, MN 55440-1123
14711271	Collection Service Center Inc., P.O. Box 560, New Kensington, PA 15068-0560
14711273	Ditech, PO Box 6172, Rapid City, SD 57709
14711274	Emerald, P.O. Box 845066, Los Angeles, CA 90084-5066
14711275	+ Family Foot Care, 104 Technology Drive, Suite 103, Butler, PA 16001-1801
14711276	Family Physical Therapy of Western, 104 Technology Drive, Suite 101, Butler, PA 16001-1801
14711281	+ MLS Law Offices, Ltd., 3450 S. Halsted Street, Sute 209, Chicago, IL 60608-6869
14711280	+ Medcare Equipment Co. LLC, P.O. Box 5029, Greensburg, PA 15601-5058
14711282	++ NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 address filed with court:, Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365
14711286	++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court:, Why Not Lease It, 1750 Elm Street, Suite 1200, Manchester, NH 03104
14704558	The Bank of New York Mellon Trust Company, N.A., c/o Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 28 2022 23:47:04	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 28 2022 23:57:28	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
14711254	+ Email/Text: bankruptcy@rentacenter.com	Nov 28 2022 23:44:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
14707064	Email/Text: ally@ebn.phinsolutions.com	Nov 28 2022 23:43:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004

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14711256	+ Email/Text: ally@ebn.phinsolutions.com	Nov 28 2022 23:43:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14696184	+ Email/Text: rksnyder@co.armstrong.pa.us	Nov 28 2022 23:44:00	Armstrong County Tax Claim Bureau, 450 E. Market Street, Kittanning, PA 16201-1409
14711265	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 28 2022 23:47:01	Capital One Bank, P.O. Box 5155, Norcross, GA 30091
14711272	+ Email/Text: bdsupport@creditmanagementcompany.com	Nov 28 2022 23:44:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14711277	Email/PDF: ais.fpc.ebn@aisinfo.com	Nov 28 2022 23:47:05	First Premier Bank, P.O. Box 5147, Sioux Falls, SD 57117-5147
14711278	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Nov 28 2022 23:47:18	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14712340	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Nov 28 2022 23:43:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15228189	Email/Text: mtgbk@shellpointmtg.com	Nov 28 2022 23:43:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14723939	Email/PDF: cbp@onemainfinancial.com	Nov 28 2022 23:46:43	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14711283	Email/PDF: cbp@onemainfinancial.com	Nov 28 2022 23:46:40	One Main Financial, Bankruptcy Department, P.O. Box 140489, Irving, TX 75014-0489
14829575	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 28 2022 23:47:18	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14748036	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 28 2022 23:47:06	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14711284	Email/Text: nailda@centralcreditaudit.com	Nov 28 2022 23:44:00	Statewide Tax Recovery, P.O. Box 752, Sunbury, PA 17801-0752
14745940	Email/PDF: ebn_ais@aisinfo.com	Nov 28 2022 23:47:09	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Harley-Davidson Credit Corp
cr		NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
14711258	*+	Armstrong County Tax Claim Bureau, 450 E. Market Street, Kittanning, PA 16201-1409
14711267	*	CBCS, PO Box 2724, Columbus, OH 43216-2724
14711285	*	Statewide Tax Recovery, Inc., PO Box 752, Sunbury, PA 17801-0752
14711279	##+	Lawrence M. Kenney DMD, 348 North McKean St., Butler, PA 16001-4956

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-2

User: auto

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com
Dai Rosenblum	on behalf of Debtor Tammy L. Patten dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum	on behalf of Plaintiff Tammy L. Patten dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6